

**Information to identify the case:**

Debtor 1	<b>Carol Ann Byron</b>	Social Security number or ITIN	<b>xxx-xx-5385</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20845-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carol Ann Byron

6/17/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Carol Ann Byron  
 Debtor

Case No. 20-20845-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Carol Ann Byron, 7 Rider Street, Charleroi, PA 15022-3114  
 15211802 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15211804 Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road,  
 Coraopolis, PA 15108  
 15211810 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 15211811 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 15211818 +Wash Co Tax Claim Bureau, 100 West Beau Street, Suite 205, Washington, PA 15301-4483

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2020 04:47:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Jun 18 2020 07:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15211798 +EDI: GMACFS.COM Jun 18 2020 07:43:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901  
 15211799 +EDI: BANKAMER.COM Jun 18 2020 07:43:00 Bank of America, 4909 Savarese Circle,  
 Fl1-908-01-50, Tampa, FL 33634-2413  
 15211800 +EDI: CAPITALONE.COM Jun 18 2020 07:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 15211803 +EDI: CITICORP.COM Jun 18 2020 07:43:00 Citibank/The Home Depot,  
 Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
 15211805 +E-mail/PDF: creditonebknofications@resurgent.com Jun 18 2020 04:53:23 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 15211807 EDI: DISCOVER.COM Jun 18 2020 07:43:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 15211806 +EDI: TSYS2.COM Jun 18 2020 07:43:00 Department Store National Bank/Macy's,  
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 15211808 +E-mail/Text: bankruptcy@huntington.com Jun 18 2020 04:47:24 Huntington Bank,  
 Attn: Bankruptcy, Po Box 89424, Cleveland, OH 44101-6424  
 15211801 EDI: JPMORGANCHASE Jun 18 2020 07:43:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850  
 15211809 +EDI: NAVIENTFKASMSERV.COM Jun 18 2020 07:43:00 Navient, Attn: Bankruptcy, Po Box 9640,  
 Wiles-Barr, PA 18773-9640  
 15211812 +E-mail/Text: jennifer.chacon@sp servicing.com Jun 18 2020 04:49:09  
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,  
 Salt Lake City, UT 84165-0250  
 15211813 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 15213296 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15211814 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank / HH Gregg, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15211815 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 15211816 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15211817 +EDI: WTRRN BANK.COM Jun 18 2020 07:43:00 Target, c/o Financial & Retail Svcs,  
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as indenture trust

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jun 17, 2020

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Carol Ann Byron ricelaw1@verizon.net, lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com

TOTAL: 4